

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on March 26, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Damian Lavelle Ford  
aka Damian L Ford  
3375 Dill Ave  
Richmond, VA 23222

Erica Katholyn Ford  
aka Erica K Ford  
3375 Dill Ave  
Richmond, VA 23222

Case Number: 13-31665-DOT  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-0045  
xxx-xx-9538

Attorney for Debtor(s) (name and address):

Jessica L. Fellows  
America Law Group Inc.  
7825 Midlothian Turnpike, Suite 104  
Richmond, VA 23235  
Telephone number: (804) 658-1142

Bankruptcy Trustee (name and address):

Robert E. Hyman  
P.O. Box 1780  
Richmond, VA 23218-1780  
Telephone number: (804) 775-0979

**Meeting of Creditors**

Date: **April 25, 2013**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **July 24, 2013**

For a governmental unit: **September 23, 2013**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: June 24, 2013**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **May 29, 2013**

Time: **11:10 AM**

Location: **Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**MeVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: March 27, 2013

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("official Form B 10") can be obtained at the United States Courts Web site: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b> <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Damian Lavelle Ford  
 Erica Katholyn Ford  
 Debtors

Case No. 13-31665-DOT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: baumgartn  
 Form ID: B9I

Page 1 of 3  
 Total Noticed: 56

Date Rcvd: Mar 27, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2013.

db/jdb  
 tr  
 11696592 +Damian Lavelle Ford, Erica Katholyn Ford, 3375 Dill Ave, Richmond, VA 23222-3323  
 11696594 +Robert E. Hyman, P.O. Box 1780, Richmond, VA 23218-1780  
 11696595 +Advance America 1792, 6506 Hull Street Rd, Richmond, VA 23224-2636  
 11696598 +Amsher Coll, 600 Beacon Pkwy W Ste 30, Birmingham, AL 35209-3120  
 11696599 #+Associated Creditors Exchange, 5151 N Harlem Ave, Ste 201, Chicago, IL 60656-3686  
 11696597 +Berkeley, Curry, & Cook, 1301 N Hamilton St, Ste 200, Richmond, VA 23230-3959  
 11696598 +Bon Secours, PO Box 28538, Henrico, VA 23228-8538  
 11696599 +Bon Secours Good Health Clinic, 7229 Forest Ave, Ste 110, Richmond, VA 23226-3765  
 11696600 +Bon Secours Memorial Regional, c/o Spinella, Owings & Shaia, 8550 Mayland Dr, Ste 1, Henrico, VA 23294-4700  
 11696605 County of Henrico, Department of Public Utilities, PO Box 90775, Henrico, VA 23273-0775  
 11696604 County of Henrico, attn: Rhysa G South, PO Box 90775, Henrico, VA 23273-7032  
 11696608 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, PO Box 26666, Richmond, VA 23261-6666)  
 11696611 +DT Credit Co, 4020 East Indian School Rd, Phoenix, AZ 85018-5220  
 11696607 +David R Beam DDS, 11601 Iron Bridge Rd, Chester, VA 23831-1466  
 11696612 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837  
 11696613 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste, North Chesterfield, VA 23236-0000)  
 11696614 +Harris & Harris of Illinois, 203 East Cary, Ste 127, Richmond, VA 23219-3746  
 11696615 +Henrico Federal Credit Union, 9401 West Broad St, Henrico, VA 23294-5331  
 11696619 +LoanSmart LS189, 503 E Laburnum Ave, Richmond, VA 23222-2122  
 11696620 +Michael Wayne Investments, 500 Central Drive, Ste 106, Virginia Beach, VA 23454-5236  
 11696621 +Mid Atlantic Finance, Po Box 12139, St. Petersburg, FL 33733-2139  
 11696622 +Mid-Atlantic Finance Company, 4592 Ulmerton Rd #200, Clearwater, FL 33762-4107  
 11696625 +Parrish and LeBar, LLP, 5 E Franklin St., Richmond, VA 23219-2105  
 11696626 +Pmab Srvc, 5970 Fairview Rd, Charlotte, NC 28210-0091  
 11696629 +Renaissance Glenwood, 3753 BOLLING RD, Richmond, VA 23223-1413  
 11696630 +Richfield Place, 6001 Grammarcy Circle, Richmond, VA 23227-2328  
 11696631 +Richmond Community Hospital, 1602 Rolling Hills Dr, Suite 104, Henrico, VA 23229-5012  
 11696634 +Shenandoah Legal, PO Box 75, 310 Jefferson Street S.E., Roanoke, VA 24011-2004  
 11696635 +Silver Bobby, c/o Cavalier Construction, 5004 W Marshall St, Richmond, VA 23230-3002  
 11696636 +Solodar and Solodar, 11504 Allecingie Pkwy, Richmond, VA 23235-4317  
 11696637 +Spinella, Owings & Shaia, 8550 Mayland Dr, Ste 1, Henrico, VA 23294-4704  
 11696639 +Torres Crdit, Tcs Inc., PO Box 189, Carlisle, PA 17013-0189  
 11696640 +United Collect Bur Inc, 5620 Southwyck Blvd Ste, Toledo, OH 43614-1501  
 11696641 VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462, Richmond, VA 23298-0462  
 11696644 +Wyrhsr Mtg, Po Box 65250, Select Portfolio Servicing, Salt Lake City, UT 84165-0250  
 11696646 +Zwerdling, Opplman & Adams, re: Richfield, 5020 Monument Ave, Richmond, VA 23230-3635  
 11696645 +Zwerdling, Opplman & Adams, re: Richfield Place Apts, 5020 Monument Ave, Richmond, VA 23230-3635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty

E-mail/Text: fellows.jl@gmail.com Mar 28 2013 02:31:41 Jessica L. Fellows,  
 America Law Group Inc., 7825 Midlothian Turnpike, Suite 104, Richmond, VA 23235  
 11696593 +EDI: AFNIRECOVERY.COM Mar 28 2013 02:13:00 Afni, Inc., Attn: Bankruptcy, PO Box 3097,  
 Bloomington, IL 61702-3097  
 11696596 +EDI: BANKAMER2.COM Mar 28 2013 02:13:00 Bank of America--Recovery Dept, PO Box 790087,  
 Saint Louis, MO 63179-0087  
 11696601 +E-mail/Text: heatherg@checkcity.com Mar 28 2013 02:43:42 Check City,  
 Regional Office--Bankruptcy, 2729 W Broad St, Ste B, Richmond, VA 23220-1905  
 11696603 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Mar 28 2013 02:54:51 City of Richmond,  
 Bureau of Tax Enforcement, 900 East Broad St, Rm 100, Richmond, VA 23219-1907  
 11696602 E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM Mar 28 2013 02:54:51 City of Richmond,  
 Tax Assessment Unit, PO Box 26505, Richmond, VA 23261-6505  
 11696606 +EDI: CMIGROUP.COM Mar 28 2013 02:18:00 Credit Management Lp, Attention: Bankruptcy,  
 4200 International Pwy, Carrollton, TX 75007-1912  
 11696609 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM Mar 28 2013 02:41:58 DriveTime Credit Co,  
 attn: Bankruptcy, PO Box 29018, Phoenix, AZ 85038-9018  
 11696610 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM Mar 28 2013 02:41:58 Dt Credit Co, PO Box 29018,  
 Phoenix, AZ 85038-9018  
 11696618 +EDI: HFC.COM Mar 28 2013 02:13:00 Hsbc/mscpi, PO Box 3425, Buffalo, NY 14240-3425  
 11696623 +EDI: MID8.COM Mar 28 2013 02:13:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 11696624 +E-mail/Text: icrb@nffs.com Mar 28 2013 03:20:08 Natl Fitness, 1645 E Hwy 193,  
 Layton, UT 84040-8525  
 11696627 EDI: PRA.COM Mar 28 2013 02:18:00 Portfolio Recovery Associates, 120 Corporate Blvd,  
 Norfolk, VA 23502-0000  
 11696628 +E-mail/Text: dgentry@progfinance.com Mar 28 2013 03:04:54 Progressive Finance,  
 11629 South 700 East, Suite 250, Draper, UT 84020-8399

District/off: 0422-7

User: baumgartn  
Form ID: B9I

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Total Noticed: 56

Date Rcvd: Mar 27, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11696633 +E-mail/Text: sfuina-comayagua@rsht.edu Mar 28 2013 03:01:51 RSHT, 1601 Willow Lawn Dr,  
#320, Richmond, VA 23230-3423  
11696632 +EDI: PHINRJMA.COM Mar 28 2013 02:13:00 Rjm Acq Llc, 575 Underhill Blvd Suite 224,  
Syosset, NY 11791-3416  
11696638 +EDI: AISTMBL.COM Mar 28 2013 02:18:00 T-Mobile Bankruptcy Team, PO Box 53410,  
Bellevue, WA 98015-3410  
11696643 +E-mail/Text: ebankruptcy@woodforest.com Mar 28 2013 03:19:40 Woodforest National Bank,  
25231 Grogans Mill Rd, attn: Charge Off Collections, Spring, TX 77380-3103  
11696642 E-mail/Text: ebankruptcy@woodforest.com Mar 28 2013 03:19:40 Woodforest National Bank,  
PO Box 7889, Spring, TX 77387-7889

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11696617 ###Home Decor Liquidations, 4909 West Marshall, Richmond, VA 23230-3124  
11696616 ###Home Decor Liquidations, 4227 Pleasant Hill Rd, Building 11, Ste 103, Duluth, GA 30096-1611  
TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2013

Signature:



District/off: 0422-7

User: baumgartn  
Form ID: B9I

Page 3 of 3  
Total Noticed: 56

Date Rcvd: Mar 27, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2013 at the address(es) listed below:

Jessica L. Fellows on behalf of Debtor Damian Ford fellows.jl@gmail.com,  
thedeptlawgroupmail@gmail.com;sherricwilmoth@gmail.com;2debtlawgroup@gmail.com  
Robert E. Hyman station08@ricva.net,  
notices@access13.com;station03@ricva.net;station04@ricva.net;station05@ricva.net;station06@ricva.  
net;station07@ricva.net;station10@ricva.net;station09@ricva.net;station16@ricva.net;station11@ric  
va.net;station12@ricva.net;station13@ricva.net

TOTAL: 2